

United States Bankruptcy Court
Northern District of Ohio

In re:
Keith John Ross
Debtor

Case No. 13-11817-jps
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: lospi
Form ID: 230c

Page 1 of 3
Total Noticed: 56

Date Rcvd: Apr 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2013.

db Keith John Ross, 7272 Enfield Drive, Mentor, OH 44060-5109
22185751 +ACE Recovery, PO Box 129, Grand River, OH 44045-0129
22185730 +AEP Corporate Headquarters, 1 Riverside Plaza, Columbus, OH 43215-2355
22185741 +AT&T, PO Box 6416, Carol Stream, IL 60197-6416
22185718 +Aarons, 7560 Mentor Ave, Mentor, Ohio 44060-5418
22185731 +Aetna, P. O. Box 730, Blue Bell, PA 19422-0730
22185739 +Ahmad Sanna MD LLC, 124 Liberty Street, Painesville, OH 44077-3303
22185742 +Alexander Moving, 7145 Hart Street, Mentor, OH 44060-4909
22185725 +Ally Bank, P. O. Box 2554, Cranberry Twp., PA 16066-1554
22185706 +American Electric Power, 1 Riverside Plaza, Columbus, OH 43215-2373
22185707 +Aqua Water, 6650 South Avenue, Youngstown, OH 44512-3624
22185714 +Best Buy, 7601 Penn Avenue South, Richfield, MN 55423-3683
22185708 +Capital One, 1680 Capital One Drive, McLean, VA 22102-3407
22185722 +Check Care, P.O. Box 52, Lewis Center, Ohio 43035-0052
22185745 +Check n GO, 2538 Hilliard Rome Road, Hilliard, OH 43026-8419
22185728 +Client Services INC, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
22185735 +DBS, 711 Johnston St Suite 1 B, Akron, OH 44306-1235
22185746 +Diversity Consultants, PO Box 551268, Jacksonville, FL 32255-1268
22185743 +Dominion East Ohio, PO Box 26785, Richmond, VA 23261-6785
22185715 +Firestone Complete Auto Care, 1891 Hilliard Rome Rd, Hilliard, OH 43026-7288
22185702 +FirstMerit Bank NA, 295 FirstMerit Circle, Akron, Ohio 44307-2305
22185720 +Geauga County Clerk of Courts, 100 Short Court Suite 300, Chardon, Ohio 44024-1289
22185716 +Grace Recovery, 8346 Tyler Blvd, Mentor, Ohio 44060-4221
22185710 #+HERCULES MOVERS, 4875 KINGS HILLS APT 202, COLUMBUS, OH 43229-6274
22185737 +HSBC, P. O. Box 5226, Carol Stream, IL 60197-5226
22185711 +Heritage Green Apartments, 3415 Durban St, Hilliard, OH 43026-4315
22185703 +Huntington Bank Corporate Headquarters, 41 South High Street, Huntington Center, Columbus, OH 43287-0001
22185704 +JP Morgan Chase, 270 Park Avenue, New York, NY 10017-7924
22185724 +JP Recovery Services, P.O. Box 1022, Wixom, MI 48393-1022
22185712 +Kenyon Square Apartments, 9220 Worthington Rd, Westerville, OH 43082-7268
22185717 KeyCorp, Public Square, Cleveland, OH 44114-1306
22185747 +Kroger, PO Box 30650, Salt Lake City, UT 84130-0650
22185723 +Lake County Hospital, 36000 Euclid Ave, Willoughby, Ohio 44094-4625
22185729 +Mentor Imports, 9090 Mentor Ave, Mentor, OH 44060-6464
22185734 +Mr. Mover, 6767 Huntley Road, Columbus, OH 43229-1029
22185721 +Nationwide Energy Partners, 230 West Street Suite 150, Columbus, Ohio 43215-2785
22185726 One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222-2707
22185740 +Payliance, 3 Easton Oval Suite 210, Columbus, OH 43219-6011
22185736 +Richard C Pfeiffer Jr, 90 W. BROAD ST., Columbus, OH 43215-9000
22185713 +Saddle Brook Apartments, 5300 Catalina Circle Drive, Hilliard, OH 43026-7239
22185701 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
22185719 +State Farm, 9930 Johnnycake Road, Mentor, Ohio 44060-6766
22185752 +Sweet Haven, 9435 Mercantile Road, Mentor, OH 44060-4524
22185733 +TRS Recovery Services, 5251 Westheimer Road, Houston, TX 77056-5416
22185705 +Time Warner Cable, 1 Time Warner Center, New York, NY 10019-6038
22185732 +Verizon Wireless, P. O. Box 4002, Acworth, GA 30101-9003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/PDF: number@trust13.com Apr 04 2013 21:21:02 Craig H Shopneck, Chapter 13 Trustee,
BP Tower, 200 Public Square, Suite 3860, Cleveland, OH 44114-2322

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Apr 04 2013 21:16:20 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234

22185741 +E-mail/Text: g20956@att.com Apr 04 2013 21:16:52 AT&T, PO Box 6416,
Carol Stream, IL 60197-6416

22185727 +Fax: 864-336-7400 Apr 04 2013 22:15:47 Advance America, 4662 Cemetery Road,
Hilliard, OH 43026-1124

22185749 +Fax: 602-659-2196 Apr 04 2013 21:25:18 Checkx Systems, 7805 Hudson Rd Suite 100,
Woodbury, MN 55125-1703

22185748 +E-mail/PDF: gecscedi@recoverycorp.com Apr 04 2013 21:22:43 GECRB Amazon, PO Box 960013,
Orlando, FL 32896-0013

22185750 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Apr 04 2013 21:17:51 Hunter Warfield,
4620 Woodland Corporate Blvd., Tampa, FL 33614-2415

22185738 +E-mail/PDF: gecscedi@recoverycorp.com Apr 04 2013 21:22:43 JCPenny, P.O. Box 965009,
Orlando, FL 32896-5009

22185709 +E-mail/Text: recovery@paypal.com Apr 04 2013 21:17:08 PayPal, 2211 North First Street,
San Jose, CA 95131-2021

22185700 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 04 2013 21:18:13 Quicken Loans Inc.,
1050 Woodward Ave., Detroit, MI 48226-1906

22185744 +E-mail/Text: heather.holterman@twcable.com Apr 04 2013 21:17:10 Time Warner, PO Box 0901,
Carol Stream, IL 60132-0901

TOTAL: 11

District/off: 0647-1

User: lospi
Form ID: 230c

Page 2 of 3
Total Noticed: 56

Date Rcvd: Apr 04, 2013

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2013

Signature:



District/off: 0647-1

User: lospi
Form ID: 230c

Page 3 of 3
Total Noticed: 56

Date Rcvd: Apr 04, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2013 at the address(es) listed below:

Craig H Shopneck ch13shopneck@ch13cleve.com, cshopneck13@ecf.epiqsystems.com
TOTAL: 1

United States Bankruptcy Court for the Northern District of Ohio	
Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines	
A Chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on March 19, 2013. You may be a creditor of the debtor. This notice lists important deadlines and explanations of your rights and duties. Please read both sides of this notice.	
Case Information	
Case Number: 13-11817-jps	Attorney for Debtor: Keith John Ross 7272 Enfield Drive Mentor, OH 44060-5109 Telephone number: 440-520-2670
Debtor(s): Keith John Ross 7272 Enfield Drive Mentor, OH 44060-5109	Bankruptcy Trustee: Craig H Shopneck Chapter 13 Trustee BP Tower 200 Public Square, Suite 3860 Cleveland, OH 44114-2321 Telephone number: 216-621-4268
Other names used by the Debtor(s) in the last 8 years:	
Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN: XXX-XX-7990	
Meeting of Creditors	
All debtors must bring the following proofs of identification to the meeting of creditors:	
<ul style="list-style-type: none"> • Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND • Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof. 	
Date: April 17, 2013	
Time: 10:00 AM	
Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114	
Deadlines	
<i>Papers must be received by the bankruptcy clerk's office by the stated deadline.</i>	
Deadline to File a Proof of Claim:	
<ul style="list-style-type: none"> • All Creditors (except governmental units): July 16, 2013 • Governmental Units (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): September 16, 2013 	
Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: June 17, 2013	
Deadline to Object to Exemptions: 30 days after the <i>conclusion</i> of the meeting of creditors.	
Deadline to File an Objection to Confirmation: 7 days before the confirmation hearing date.	
Filing of Plan, Hearing on Confirmation of Plan	
The debtor has not filed a plan as of this date. The plan or the summary of the plan will be sent separately. The hearing on confirmation will be held at:	
Date: May 23, 2013 Time: 9:30 a.m. Location: Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Judge Price Smith Courtroom #2B, Cleveland, OH 44114	
Address of the Bankruptcy Court Clerk's Office: United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz Date: April 4, 2013

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case:

A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the other side of this notice, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form (Official Form B10) may be obtained from the Research and Forms page of the court's website at www.ohnb.uscourts.gov, or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the other side of this notice, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. **Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the other side of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Do not include this notice with any filing you make with the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the case is converted to Chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices